

REMARKS/ARGUMENTS

The Examiner entered a restriction requirement requiring the applicant to elect an invention from Group I, II, III, IV or V as delineated in the Office Action. The applicant has selected the Group II claims and has amended claims 1-5, 20 and 21 (designated as Group I claims by the Examiner) to be directed to a method of providing an annuity. The remaining withdrawn claims, namely claims 11, 13 and 14-19, are drawn to non-elected inventions, although the applicant reserves the right to pursue this invention in Divisional and/or Continuation applications.

Claims 1-10, 20 and 21 remain pending in this application. Independent claims 1 and 20 have been amended such that they are now drawn to a method of providing an annuity to at least one or a plurality of investors. As such, the claims dependent on claims 1 and 20 (claims 2-5 and 21 respectively) are also directed to a method of providing an annuity to at least one or a plurality of investors.

Applicant's elections are made without prejudice. As noted by the Examiner, upon the allowance of a generic claim, Applicant will be entitled to consideration of claims to additional species which are written in dependent form or otherwise include all of the limitations of an allowed generic claim as provided by 37 C.F.R. §1.141.

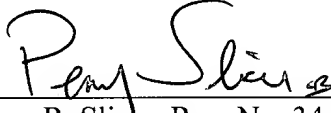
A one-month Petition for Extension of Time is submitted contemporaneously herewith, along with a Firm Check for \$110.00 for a large entity.

In view of the foregoing amendments and remarks, it is respectfully submitted that the claims are now in condition for allowance and eventual issuance. Such action is respectfully

requested. Should the Examiner have any further questions or comments which need be addressed in order to obtain allowance, he is invited to contact the undersigned attorney at the number listed below.

Acknowledgement of receipt is respectfully requested.

Respectfully submitted,

By: 
Penny R. Slicer, Reg. No. 34,017
STINSON MORRISON HECKER LLP
1201 Walnut, Suite 2800
Kansas City, MO 64106-2150
Telephone: (816) 842-8600
Facsimile: (816) 691-3495
Attorney for Applicant